

Cycle Date: June-2017
 Run Date: 09/11/2017
 Interval: Annual

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(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 105
 Asset Range : N/A
 Peer Group Number : N/A
 Count of CU in Peer Group : N/A

Charter-Region-SE-District:
 N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
 The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Summary Financial Information											
Return to cover		For Charter : N/A										
09/11/2017		Count of CU : 105										
CU Name: N/A		Asset Range : N/A										
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit										
		Count of CU in Peer Group : N/A										
		Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Jun-2017	% Chg		
ASSETS:		Amount	Amount		Amount		Amount		Amount			
Cash & Equivalents		763,807,095	707,429,983	-7.4	1,060,689,548	49.9	937,078,697	-11.7	1,050,669,543	12.1		
TOTAL INVESTMENTS		2,946,742,615	2,809,467,285	-4.7	2,717,118,667	-3.3	2,836,885,659	4.4	2,841,799,573	0.2		
Loans Held for Sale		55,482,481	33,845,110	-39.0	40,725,105	20.3	48,014,833	17.9	47,053,209	-2.0		
Real Estate Loans		3,022,167,615	3,182,489,668	5.3	3,282,736,578	3.1	3,406,866,801	3.8	3,537,862,859	3.8		
Unsecured Loans		699,302,630	748,590,201	7.0	775,218,409	3.6	818,749,009	5.6	810,988,043	-0.9		
Other Loans		3,062,443,362	3,428,152,776	11.9	3,681,466,156	7.4	4,065,627,976	10.4	4,384,064,416	7.8		
TOTAL LOANS		6,783,913,607	7,359,232,645	8.5	7,739,421,143	5.2	8,291,243,786	7.1	8,732,915,318	5.3		
(Allowance for Loan & Lease Losses)		(69,186,374)	(70,894,092)	2.5	(68,932,793)	-2.8	(73,086,629)	6.0	(74,755,678)	2.3		
Land And Building		260,366,803	281,738,588	8.2	288,617,790	2.4	304,566,250	5.5	311,797,913	2.4		
Other Fixed Assets		39,450,872	43,415,506	10.0	53,890,730	24.1	54,958,821	2.0	53,490,485	-2.7		
NCUSIF Deposit		93,392,057	95,405,560	2.2	97,978,129	2.7	103,094,489	5.2	105,153,245	2.0		
All Other Assets		239,311,049	249,913,812	4.4	266,185,670	6.5	333,035,927	25.1	319,523,181	-4.1		
TOTAL ASSETS		11,113,280,205	11,509,554,397	3.6	12,195,693,989	6.0	12,835,791,833	5.2	13,387,646,789	4.3		
LIABILITIES & CAPITAL:												
Dividends Payable		12,404,911	12,378,843	-0.2	12,300,571	-0.6	12,616,088	2.6	8,882,939	-29.6		
Notes & Interest Payable		186,153,182	215,232,051	15.6	257,426,676	19.6	315,907,986	22.7	312,240,870	-1.2		
Accounts Payable & Other Liabilities ³		124,907,310	159,449,399	27.7	158,905,364	-0.3	186,248,564	17.2	165,634,152	-11.1		
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth ⁴		0	0	N/A	0	N/A	0	N/A	0	N/A		
TOTAL LIABILITIES		323,465,403	387,060,293	19.7	428,632,611	10.7	514,772,638	20.1	486,757,961	-5.4		
Share Drafts		1,549,631,235	1,690,759,847	9.1	1,969,457,422	16.5	2,094,747,630	6.4	2,255,713,437	7.7		
Regular shares		2,899,157,457	3,121,721,491	7.7	3,412,003,948	9.3	3,702,045,188	8.5	4,003,407,412	8.1		
All Other Shares & Deposits		5,206,157,630	5,103,577,216	-2.0	5,129,788,561	0.5	5,206,795,097	1.5	5,276,314,504	1.3		
TOTAL SHARES & DEPOSITS		9,654,946,322	9,916,058,554	2.7	10,511,249,931	6.0	11,003,587,915	4.7	11,535,435,353	4.8		
Regular Reserve		213,462,339	213,815,398	0.2	212,019,644	-0.8	211,248,468	-0.4	211,527,349	0.1		
Other Reserves		192,909,417	213,615,611	10.7	219,339,262	2.7	219,959,149	0.3	237,663,208	8.0		
Undivided Earnings		728,496,724	779,004,541	6.9	824,452,541	5.8	886,223,663	7.5	916,262,918	3.4		
TOTAL EQUITY		1,134,868,480	1,206,435,550	6.3	1,255,811,447	4.1	1,317,431,280	4.9	1,365,453,475	3.6		
TOTAL LIABILITIES, SHARES, & EQUITY		11,113,280,205	11,509,554,397	3.6	12,195,693,989	6.0	12,835,791,833	5.2	13,387,646,789	4.3		
INCOME & EXPENSE												
Loan Income*		333,498,884	338,157,662	1.4	355,796,541	5.2	371,812,595	4.5	193,463,520	4.1		
Investment Income*		44,797,666	45,091,281	0.7	40,993,621	-9.1	49,944,927	21.8	26,730,035	7.0		
Other Income*		233,939,996	236,447,349	1.1	254,022,410	7.4	278,859,009	9.8	135,650,648	-2.7		
Total Employee Compensation & Benefits* Temporary Corporate CU Stabilization		215,409,303	224,274,522	4.1	241,284,892	7.6	252,268,431	4.6	130,722,162	3.6		
Expense & NCUSIF Premiums ^{7/2}		7,340,462	99,901	-98.6	46	-100.0	271	489.1	539,869	#####		
Total Other Operating Expenses*		225,652,860	229,716,267	1.8	243,605,349	6.0	255,603,747	4.9	127,237,388	-0.4		
Non-operating Income & (Expense)*		4,118,170	-2,575,274	-162.5	806,637	131.3	6,556,729	712.8	693,504	-78.8		
NCUSIF Stabilization Income*		0	0	N/A	0	N/A	0	N/A	0	N/A		
Provision for Loan/Lease Losses*		47,404,679	41,662,765	-12.1	43,892,129	5.4	55,575,715	26.6	31,205,203	12.3		
Cost of Funds*		66,068,931	60,290,462	-8.7	58,699,398	-2.6	62,265,528	6.1	31,204,826	0.2		
NET INCOME (LOSS) EXCLUDING STABILIZATION												
EXPENSE & NCUSIF PREMIUM ^{7/1}		61,818,943	61,177,002	-1.0	64,137,441	4.8	81,459,839	27.0	36,168,128	-11.2		
Net Income (Loss)*		54,478,481	61,077,101	12.1	64,137,395	5.0	81,459,568	27.0	35,628,259	-12.5		
TOTAL CU's		118	116	-1.7	112	-3.4	107	-4.5	105	-1.9		
* Income/Expense items are year-to-date while the related %change ratios are annualized.												
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¹ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.												
² Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.												
³ March 2014 and forward includes "Non-Trading Derivative Liabilities, net."												
⁴ December 2011 and forward includes "Subordinated Debt Included in Net Worth."												
1. Summary Financial												

Return to cover										
09/11/2017										
CU Name: N/A										
Peer Group: N/A										

	Supplemental Ratio Analysis				
Return to cover	For Charter : N/A				
09/11/2017	Count of CU : 105				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State				
	Count of CU in	Peer Group :	N/A		
	Dec-2013	Dec-2014	Dec-2015	Dec-2016	Jun-2017
OTHER DELINQUENCY RATIOS ¹					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.98	0.99	0.83	0.92	0.91
PAL Loans DQ >= 60 Days / Total PAL Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	5.58	3.21	1.98	1.28	1.18
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	0.73	0.86	0.63	0.54	0.53
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	0.85	0.98	1.07	1.00	0.89
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	0.81	0.94	0.94	0.87	0.78
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	7.89	9.01	14.30	12.66	14.49
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.31	1.40	1.25	1.14	1.00
Participation Loans Delinquent >= 60 Days / Total Participation Loans	1.52	2.19	0.62	0.55	0.53
Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm	5.05	3.19	1.16	1.54	0.94
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm	2.51	1.73	0.63	0.44	0.58
TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not Secured by RE	29.51	13.07	76.57	76.97	79.22
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	0.00	0.27	0.00	0.00	0.00
Allowance for Loan & Lease Losses to Delinquent Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
REAL ESTATE LOAN DELINQUENCY ¹					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.89	0.85	0.52	0.32	0.66
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.34	0.32	0.32	0.28	0.37
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	0.15	0.00	0.00	0.02	7.58
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	18.78	11.29	10.53	11.58	11.23
TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans	8.20	7.00	5.68	11.89	41.68
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	2.90	2.39	1.97	1.78	1.16
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.10	0.92	0.69	0.61	0.57
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	15.63	19.43	18.81	17.53	16.46
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.25	2.09	1.99	2.11	2.46
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	3.57	0.01	0.02	0.02	0.02
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	0.62	0.60	0.73	0.78	0.80
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.62	0.18	0.09	0.06	0.03
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.67	0.13	0.06	0.04	-0.01
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.50	0.29	0.14	0.11	0.11
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.00	0.00	0.04	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.02	0.99	1.30	1.18	1.12
* Net Charge Offs - Participation Loans / Avg Participation Loans	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	5.18	-0.10	0.01	0.11	0.33
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	18.13	19.53	19.85	21.17	22.79
Participation Loans Outstanding / Total Loans	2.62	2.74	3.00	2.92	2.92
Participation Loans Purchased YTD / Total Loans Granted YTD	2.22	2.59	2.46	1.71	2.25
* Participation Loans Sold YTD / Total Assets	0.14	0.27	0.38	0.13	0.25
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	41.86	35.69	39.12	35.29	36.34
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	16.43	16.33	15.94	15.50	15.40
Total Fixed Rate Real Estate / Total Loans	26.92	25.55	25.12	23.99	23.60
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	33.15	23.05	31.01	30.12	26.30
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	68.93	59.05	65.40	76.72	63.80
Interest Only & Payment Option First & Other RE / Total Assets	0.29	0.27	0.35	0.45	0.59
Interest Only & Payment Option First & Other RE / Net Worth	2.78	2.50	3.35	4.20	5.58
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	2.16	1.19	1.26	1.33	1.30
Unused Commitments / Cash & ST Investments	#NAME?	#NAME?	#NAME?	#NAME?	#NAME?
Complex Assets / Total Assets	19.99	20.93	21.26	22.14	22.25
Short Term Liabilities / Total Shares and Deposits plus Borrowings	41.13	39.70	38.12	37.61	36.15
¹ Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing) **Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios. # Means the number is too large to display in the cell ¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					
3. Supplemental Ratios					

[illegible]

[illegible]

Return to cover										
09/11/2017										
CU Name: N/A										
Peer Group: N/A										
	Delinquent Loan Information 1									
	For Charter : N/A									
	Count of CU : 105									
	Asset Range : N/A									
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State									
	Count of CU in Peer Group : N/A									
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Jun-2017	% Chg	
DELINQUENCY SUMMARY - ALL LOAN TYPES ¹										
30 to 59 Days Delinquent	139,346,281	139,314,875	0.0	118,410,492	-15.0	113,675,782	-4.0	83,985,174	-26.1	
60 to 179 Days Delinquent	51,541,751	54,491,734	5.7	49,789,259	-8.6	49,022,987	-1.5	47,328,120	-3.5	
180 to 359 Days Delinquent	13,760,689	13,713,963	-0.3	11,058,544	-19.4	9,844,683	-11.0	11,481,413	16.6	
> = 360 Days Delinquent	5,750,945	4,744,200	-17.5	4,167,444	-12.2	5,337,718	28.1	4,659,511	-12.7	
Total Del Loans - All Types (> = 60 Days)	71,053,385	72,949,897	2.7	65,015,247	-10.9	64,205,388	-1.2	63,469,044	-1.1	
% Delinquent Loans / Total Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####	
DELINQUENT LOANS BY CATEGORY:										
Unsecured Credit Card Loans										
30 to 59 Days Delinquent	6,162,828	6,132,734	-0.5	6,976,897	13.8	6,501,517	-6.8	6,199,364	-4.6	
60 to 179 Days Delinquent	3,778,494	3,927,749	4.0	3,371,177	-14.2	3,728,238	10.6	3,475,021	-6.8	
180 to 359 Days Delinquent	203,859	263,675	29.3	217,898	-17.4	385,744	77.0	426,910	10.7	
> = 360 Days Delinquent	8,209	20,241	146.6	15,643	-22.7	2,981	-80.9	2,526	-15.3	
Total Del Credit Card Lns (> = 60 Days)	3,990,562	4,211,665	5.5	3,604,718	-14.4	4,116,963	14.2	3,904,457	-5.2	
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	0.98	0.99	1.4	0.83	-16.3	0.92	10.9	0.91	-0.8	
Payday Alternative Loans (PAL Loans) FCU Only										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Del PAL Lns (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A	
%PAL Loans DQ >= 60 Days / Total PAL Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####	
Non-Federally Guaranteed Student Loans										
30 to 59 Days Delinquent	561,062	555,520	-1.0	1,294,133	133.0	526,705	-59.3	227,447	-56.8	
60 to 179 Days Delinquent	1,872,586	1,334,136	-28.8	882,040	-33.9	611,166	-30.7	577,379	-5.5	
180 to 359 Days Delinquent	15,737	35,121	123.2	29,646	-15.6	16,086	-40.7	21,484	-33.6	
> = 360 Days Delinquent	23,796	64,702	171.9	37,552	-42.0	30,643	-18.4	21,660	-29.3	
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	1,912,119	1,433,959	-25.0	949,238	-33.8	657,895	-30.7	620,523	-5.7	
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####	
New Vehicle Loans										
30 to 59 Days Delinquent	21,486,891	23,518,344	9.5	16,932,181	-28.0	14,414,851	-14.9	12,202,065	-15.4	
60 to 179 Days Delinquent	4,700,328	6,365,435	35.4	5,122,826	-19.5	4,697,164	-8.3	5,102,128	8.6	
180 to 359 Days Delinquent	912,459	1,333,089	46.1	777,991	-41.6	756,553	-2.8	929,305	22.8	
> = 360 Days Delinquent	330,717	260,137	-21.3	209,410	-19.5	269,700	28.8	112,477	-58.3	
Total Del New Vehicle Lns (> = 60 Days)	5,943,504	7,958,661	33.9	6,110,227	-23.2	5,723,417	-6.3	6,143,910	7.3	
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####	
Used Vehicle Loans										
30 to 59 Days Delinquent	47,090,528	52,900,991	12.3	43,190,103	-18.4	43,757,951	1.3	37,710,443	-13.8	
60 to 179 Days Delinquent	13,380,505	17,734,645	32.5	20,717,604	16.8	20,875,319	0.8	19,126,457	-8.4	
180 to 359 Days Delinquent	2,381,568	2,831,631	18.9	3,694,958	30.5	4,505,950	21.9	4,783,653	6.2	
> = 360 Days Delinquent	655,022	563,141	-14.0	520,885	-7.5	734,713	41.1	1,029,151	40.1	
Total Del Used Vehicle Lns (> = 60 Days)	16,417,095	21,129,417	28.7	24,933,447	18.0	26,115,982	4.7	24,939,261	-4.5	
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####	
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans										
	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####	
Leases Receivable										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A	
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
All Other Loans ²										
30 to 59 Days Delinquent	9,666,542	9,516,676	-1.6	8,077,825	-15.1	8,492,578	5.1	6,589,415	-22.4	
60 to 179 Days Delinquent	7,359,015	5,859,589	-20.4	4,671,298	-20.3	4,961,042	6.2	5,935,607	19.6	
180 to 359 Days Delinquent	1,201,658	2,116,637	76.1	1,577,354	-25.5	1,240,466	-21.4	1,284,365	3.5	
> = 360 Days Delinquent	1,025,809	881,354	-14.1	571,951	-35.1	777,474	35.9	546,066	-29.8	
Total Del All Other Loans (> = 60 Days)	9,586,482	8,857,580	-7.6	6,820,603	-23.0	6,978,982	2.3	7,766,038	11.3	
%All Other Loans >= 60 Days/ Total All Other Loans	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####	
# Means the number is too large to display in the cell										
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										
² As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delinquent New/Used Auto Loans are no longer included in "All Other Loans" delinquency.										
7. Delinquent Loan Information										

Return to cover		Delinquent Loan Information 2																			
09/11/2017				For Charter : N/A																	
CU Name: N/A				Count of CU : 105																	
Peer Group: N/A				Asset Range : N/A																	
				Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State																	
				Count of CU in Peer Group : N/A																	
				Dec-2013		Dec-2014		% Chg		Dec-2015		% Chg		Dec-2016		% Chg		Jun-2017		% Chg	
DELINQUENT LOANS BY CATEGORY ¹																					
ALL REAL ESTATE LOANS																					
30 to 59 Days Delinquent		54,378,430		46,690,610		-14.1		41,939,353		-10.2		39,982,180		-4.7		21,056,440		-47.3			
60 to 179 Days Delinquent		20,450,823		19,270,180		-5.8		15,024,314		-22.0		14,150,058		-5.8		13,111,528		-7.3			
180 to 359 Days Delinquent		9,045,408		7,133,810		-21.1		4,760,697		-33.3		2,939,884		-38.2		4,035,696		37.3			
> = 360 Days Delinquent		3,707,392		2,954,625		-20.3		2,812,003		-4.8		3,522,207		25.3		2,947,631		-16.3			
Total Del Real Estate Loans (> = 60 Days)		33,203,623		29,358,615		-11.6		22,597,014		-23.0		20,612,149		-8.8		20,094,855		-2.5			
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans		#NAME?		#NAME?		#####		#NAME?		#####		#NAME?		#####		#NAME?		#####			
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans		#NAME?		#NAME?		#####		#NAME?		#####		#NAME?		#####		#NAME?		#####			
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years																					
30 to 59 Days Delinquent		32,804,304		26,931,823		-17.9		24,920,985		-7.5		24,323,088		-2.4		12,525,147		-48.5			
60 to 179 Days Delinquent		13,385,500		10,798,756		-19.3		7,899,377		-26.8		7,739,332		-2.0		6,547,133		-15.4			
180 to 359 Days Delinquent		4,321,401		4,298,168		-0.5		2,537,309		-41.0		1,359,605		-46.4		2,322,204		70.8			
> = 360 Days Delinquent		3,071,624		2,617,430		-14.8		2,485,720		-5.0		2,790,054		12.2		1,948,676		-30.2			
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)		20,778,525		17,714,354		-14.7		12,922,406		-27.1		11,888,991		-8.0		10,818,013		-9.0			
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs		#NAME?		#NAME?		#####		#NAME?		#####		#NAME?		#####		#NAME?		#####			
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years																					
30 to 59 Days Delinquent		13,188,432		13,504,267		2.4		11,213,719		-13.0		9,695,718		-13.5		4,680,445		-51.7			
60 to 179 Days Delinquent		3,520,418		5,201,856		47.8		4,505,391		-17.4		4,398,770		-2.4		3,665,375		-16.7			
180 to 359 Days Delinquent		1,902,863		2,205,599		15.9		1,768,519		-19.8		1,004,690		-43.2		845,101		-15.9			
> = 360 Days Delinquent		179,871		59,995		-66.6		0		-100.0		506,240		N/A		399,958		21.0			
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)		5,603,152		7,467,450		33.3		6,273,910		-16.0		5,909,700		-5.8		4,910,434		-16.9			
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs		#NAME?		#NAME?		#####		#NAME?		#####		#NAME?		#####		#NAME?		#####			
Other Real Estate Fixed Rate/Hybrid/Balloon																					
30 to 59 Days Delinquent		4,219,801		2,667,499		-36.8		2,740,465		2.7		3,173,860		15.8		1,390,300		-56.2			
60 to 179 Days Delinquent		2,012,259		1,843,109		-8.4		1,067,991		-42.1		477,045		-55.3		1,098,967		130.4			
180 to 359 Days Delinquent		2,551,611		227,860		-91.1		132,231		-42.0		164,137		24.1		250,359		52.5			
> = 360 Days Delinquent		321,420		123,716		-61.5		42,144		-65.9		62,221		47.6		74,942		20.4			
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)		4,885,290		2,194,685		-55.1		1,242,366		-43.4		703,403		-43.4		1,424,268		102.5			
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans		1.89		0.85		-54.8		0.52		-38.9		0.32		-37.9		0.66		103.6			
Other Real Estate Adjustable Rate																					
30 to 59 Days Delinquent		4,165,893		3,587,021		-13.9		3,064,184		-14.6		2,789,514		-9.0		2,460,548		-11.8			
60 to 179 Days Delinquent		1,532,646		1,426,459		-6.9		1,551,555		8.8		1,534,911		-1.1		1,800,053		17.3			
180 to 359 Days Delinquent		269,533		402,183		49.2		322,638		19.8		411,452		27.5		618,032		50.2			
> = 360 Days Delinquent		134,477		153,484		14.1		284,139		85.1		163,692		-42.4		524,055		220.1			
Total Del Other RE Adj Rate Lns (> = 60 Days)		1,936,656		1,982,126		2.3		2,158,332		8.9		2,110,055		-2.2		2,942,140		39.4			
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE Adjustable Rate Loans		0.34		0.32		-6.0		0.32		1.0		0.28		-11.0		0.37		30.6			
BUSINESS LOAN DELINQUENCY - RE & NON-RE SECURED																					
Member Business Loans Secured By RE																					
30 to 59 Days Delinquent		7,144,564		3,276,650		-54.1		1,615,162		-50.7		3,873,510		139.8		1,244,929		-67.9			
60 to 179 Days Delinquent		2,313,659		974,629		-57.9		637,751		-34.6		667,289		4.6		1,021,856		53.1			
180 to 359 Days Delinquent		2,246,651		2,180,203		-3.0		840,038		-61.5		0		-100.0		451,189		N/A			
> = 360 Days Delinquent		994,526		112,775		-88.7		0		-100.0		462,890		N/A		180,694		-61.0			
Total Del Member Business Loans Secured by RE (> = 60 Days)		5,554,836		3,267,607		-41.2		1,477,789		-54.8		1,130,179		-23.5		1,653,739		46.3			
%Member Business Loans Secured by RE Delinquent >= 60 Days / Total Member Business Loans Secured by RE		#NAME?		#NAME?		#####		#NAME?		#####		#NAME?		#####		#NAME?		#####			
Member Business Loans NOT Secured By RE																					
30 to 59 Days Delinquent		650,620		856,076		31.6		210,441		-75.4		339,619		61.4		238,462		-29.8			
60 to 179 Days Delinquent		974,742		573,344		-41.2		54,272		-90.5		106,554		96.3		131,864		23.8			
180 to 359 Days Delinquent		600,639		145,641		-75.8		144,788		-0.6		63,957		-55.8		214,739		235.8			
> = 360 Days Delinquent		604,280		536,366		-11.2		464,561		-13.4		394,105		-15.2		419,637		6.5			
Total Del Member Business Loans NOT Secured By RE(> = 60 Days)		2,179,661		1,255,351		-42.4		663,621		-47.1		564,616		-14.9		766,240		35.7			
%Member Business Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Business Loans NOT Secured By RE		#NAME?		#NAME?		#####		#NAME?		#####		#NAME?		#####		#NAME?		#####			
NonMember Business Loans Secured By RE																					
30 to 59 Days Delinquent		0		657,750		N/A		0		-100.0		0		N/A		0		N/A			
60 to 179 Days Delinquent		0		20,004		N/A		0		-100.0		0		N/A		0		N/A			
180 to 359 Days Delinquent		0		1,107,238		N/A		0		-100.0		0		N/A		0		N/A			
> = 360 Days Delinquent		0		0		N/A		0		N/A		0		N/A		0		N/A			
Total NonMember Business Loans Secured by RE Delinquent >= 60 Days		0		1,127,242		N/A		0		-100.0		0		N/A		0		N/A			
%NonMember Business Loans Secured by RE Delinquent >= 60 Days / Total NonMember Business Loans Secured By RE		#NAME?		#NAME?		#####		#NAME?		#####		#NAME?		#####		#NAME?		#####			
NonMember Business Loans NOT Secured By RE																					
30 to 59 Days Delinquent		0		0		N/A		0		N/A		0		N/A		0		N/A			
60 to 179 Days Delinquent		0		0		N/A		0		N/A		0		N/A		0		N/A			
180 to 359 Days Delinquent		0		63,444		N/A		0		-100.0		0		N/A		0		N/A			
> = 360 Days Delinquent		0		0		N/A		0		N/A		0		N/A		0		N/A			
Total NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days		0		63,444		N/A		0		-100.0		0		N/A		0		N/A			
%NonMember Business Loans NOT Secured By RE Delinquent >= 60 Days / Total NonMember Business Loans NOT Secured By RE		#NAME?		#NAME?		#####		#NAME?		#####		#NAME?		#####		#NAME?		#####			
# Means the number is too large to display in the cell																					
¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.																					
8. Delinquent Loan Information 2																					

Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans											
Return to cover			For Charter :	N/A							
09/11/2017			Count of CU :	105							
CU Name: N/A			Asset Range :	N/A							
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group :				N/A						

[illegible]

[illegible]

Return to cover 09/11/2017 CU Name: N/A Peer Group: N/A	Member Business Loan Information								
	For Charter : N/A								
	Count of CU : 105								
	Asset Range : N/A								
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Jun-2017	% Chg
BUSINESS LOANS									
Member Business Loans (NMBLB) ¹	279,716,968	312,112,028	11.6	328,789,402	5.3	366,443,361	11.5	382,576,790	4.4
Purchased Business Loans or Participations to Nonmembers (NMBLB) ¹	34,497,337	29,844,043	-13.5	27,090,902	-9.2	35,096,410	29.6	52,465,658	49.5
Total Business Loans (NMBLB) ¹	314,214,305	341,956,071	8.8	355,880,304	4.1	401,539,771	12.8	435,042,448	8.3
Unfunded Commitments ¹	6,677,267	12,254,104	83.5	14,838,328	21.1	18,718,057	26.1	18,751,086	0.2
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹	307,537,038	329,701,967	7.2	341,041,976	3.4	382,821,714	12.3	416,291,362	8.7
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹	#NAME?	#NAME?	#####	#NAME?	#####	#NAME?	#####	#NAME?	#####
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding Business Loans to Members	1,742	1,870	7.3	2,092	11.9	2,325	11.1	2,407	3.5
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	159	159	0.0	135	-15.1	135	0.0	358	165.2
Total Number of Business Loans Outstanding	1,901	2,029	6.7	2,227	9.8	2,460	10.5	2,765	12.4
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development	7,714,215	6,216,010	-19.4	2,855,488	-54.1	13,684,819	379.2	13,801,262	0.9
Farmland	1,571,929	1,358,024	-13.6	1,270,958	-6.4	947,887	-25.4	967,479	2.1
Non-Farm Residential Property	104,953,139	113,578,531	8.2	125,279,942	10.3	132,272,305	5.6	128,031,109	-3.2
Owner Occupied, Non-Farm, Non-Residential Property	78,599,018	80,667,492	2.6	77,327,560	-4.1	91,676,422	18.6	159,787,418	74.3
Non-Owner Occupied, Non-Farm, Non-Residential Property	84,682,429	103,435,158	22.1	113,997,183	10.2	124,957,636	9.6	89,341,268	-28.5
Total Real Estate Secured Business Loans	277,520,730	305,255,815	10.0	320,731,131	5.1	363,539,069	13.3	391,928,536	7.8
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Loans to finance agricultural production and other loans to farmers	364,627	499,186	36.9	628,897	26.0	764,214	21.5	756,944	-1.0
Commercial and Industrial Loans	34,144,104	33,977,269	-0.5	31,668,269	-6.8	34,193,124	8.0	35,579,580	4.1
Unsecured Business Loans	848,316	855,551	0.9	1,122,205	31.2	922,317	-17.8	1,061,768	15.1
Unsecured Revolving Lines of Credit (Business Purpose)	1,336,528	1,368,250	2.4	1,729,802	26.4	2,121,047	22.6	5,715,620	169.5
Non-Real Estate Secured Business Loans	36,693,575	36,700,256	0.0	35,149,173	-4.2	38,000,702	8.1	43,113,912	13.5
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE									
Number - Construction and Development	26	21	-19.2	11	-47.6	26	136.4	29	11.5
Number - Farmland	8	6	-25.0	6	0.0	6	0.0	6	0.0
Number - Non-Farm Residential Property	816	925	13.4	982	6.2	1,119	14.0	1,118	-0.1
Number - Owner Occupied, Non-Farm, Non-Residential Property	252	214	-15.1	212	-0.9	234	10.4	439	87.6
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	232	271	16.8	295	8.9	307	4.1	221	-28.0
Total Number of Real Estate Secured Business Loans	1,334	1,437	7.7	1,506	4.8	1,692	12.4	1,813	7.2
Number - Loans to finance agricultural production and other loans to farmers	16	26	62.5	23	-11.5	21	-8.7	14	-33.3
Number - Commercial and Industrial Loans	287	291	1.4	381	30.9	463	21.5	644	39.1
Number - Unsecured Business Loans	27	33	22.2	39	18.2	35	-10.3	36	2.9
Number - Unsecured Revolving Lines of Credit (Business Purpose)	237	242	2.1	278	14.9	249	-10.4	258	3.6
Total Number of Non-Real Estate Secured Business Loans	567	592	4.4	721	21.8	768	6.5	952	24.0
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBLB) Granted YTD ¹	100,901,912	85,340,460	-15.4	80,852,852	-5.3	91,637,561	13.3	61,798,534	34.9
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹	9,931,858	6,432,500	-35.2	3,932,072	-38.9	6,180,946	57.2	21,184,503	585.5
DELINQUENCY - MEMBER BUSINESS LOANS ²									
30 to 59 Days Delinquent	7,795,184	4,790,476	-38.5	1,825,603	-61.9	4,213,129	130.8	1,483,391	-64.8
60 to 179 Days Delinquent	3,288,401	1,567,977	-52.3	692,023	-55.9	773,843	11.8	1,153,720	49.1
180 to 359 Days Delinquent	2,847,290	3,496,526	22.8	984,826	-71.8	63,957	-93.5	665,928	941.2
> = 360 Days Delinquent	1,598,806	649,141	-59.4	464,561	-28.4	856,995	84.5	600,331	-29.9
Total Del Loans - All Types (>= 60 Days)	7,734,497	5,713,644	-26.1	2,141,410	-62.5	1,694,795	-20.9	2,419,979	42.8
MBL DELINQUENCY RATIOS									
% MBL >= 30 Days Delinquent	5.05	3.19	-36.9	1.16	-63.5	1.54	32.7	0.94	-39.2
% MBL >= 60 Days Delinquent (Reportable delinquency)	2.51	1.73	-31.1	0.63	-63.8	0.44	-29.5	0.58	31.3
MBL CHARGE-OFFS AND RECOVERIES:									
*Total MBL Charge Offs	16,544,315	1,429,569	-91.4	1,007,518	-29.5	540,702	-46.3	1,237,597	357.8
*Total MBL Recoveries	463,685	1,736,438	274.5	958,554	-44.8	136,045	-85.8	570,580	738.8
AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)									
% MBLs Agricultural Related >= 60 Days Delinquent (Reportable delinquency)	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
MISCELLANEOUS MBL INFORMATION:									
Real Estate Loans also Reported as Business Loans	272,020,828	293,752,826	8.0	311,672,787	6.1	331,675,908	6.4	374,587,783	12.9
Construction & Development Loans Meeting 723.3(a)	7,042,165	1,863,529	-73.5	1920117	3.0	10,527,415	448.3	8,601,442	-18.3
Number of Construction & Development Loans - 723.3(a)	23	9	-60.9	6	-33.3	15	150.0	18	20.0
Unsecured Business Loans Meeting 723.7(c)-(d)	1,027,708	1,079,301	5.0	1,473,659	36.5	1,535,454	4.2	5,397,972	251.6
Number of Unsecured Business Loans - 723.7(c)-(d)	36	39	8.3	47	20.5	47	0.0	57	21.3
Agricultural Related (NMBLB) ¹	1,936,556	1,857,210	-4.1	1,899,855	2.3	1,712,101	-9.9	1,724,423	0.7
Number of Outstanding Agricultural Related Loans	24	32	33.3	29	-9.4	27	-6.9	20	-25.9
* Business Loans and Participations Sold	1,449,204	1,579,414	9.0	868,277	-45.0	140,000	-83.9	1,280,563	72.9
SBA Loans Outstanding	5,521,111	4,041,635	-26.8	3,969,871	-1.8	3,804,539	-4.2	3,597,721	-5.4
Number of SBA Loans Outstanding	40	19	-52.5	19	0.0	20	5.3	21	5.0
¹ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year-to-date and the related % change ratios are annualized.									
² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

	Investments, Cash, & Cash Equivalents									
Return to cover										
	For Charter : N/A									
09/11/2017	Count of CU : 105									
CU Name: N/A	Asset Range : N/A									
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group : N/A									

	Other Investment Information									
Return to cover		For Charter : N/A								
09/11/2017		Count of CU : 105								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State								
		Count of CU in Peer Group : N/A								
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Jun-2017	% Chg	
INVESTMENT SUMMARY:										
NCUA Guaranteed Notes (included in US Gov't Obligations)	29,312,585	26,131,997	-10.9	17,258,983	-34.0	10,742,475	-37.8	9,355,485	-12.9	
Total FDIC-Issued Guaranteed Notes	0	0	N/A	0	N/A	0	N/A	171,274	N/A	
All Other US Government Obligations	102,225,315	59,608,241	-41.7	60,944,858	2.2	94,364,175	54.8	111,055,315	17.7	
TOTAL U.S. GOVERNMENT OBLIGATIONS	131,537,900	85,740,238	-34.8	78,203,841	-8.8	105,106,650	34.4	120,582,074	14.7	
Agency/GSE Debt Instruments (not backed by mortgages)	903,593,825	871,146,157	-3.6	729,081,154	-16.3	717,788,374	-1.5	644,648,444	-10.2	
Agency/GSE Mortgage-Backed Securities	936,059,535	932,657,307	-0.4	1,028,966,096	10.3	1,180,963,746	14.8	1,227,327,793	3.9	
TOTAL FEDERAL AGENCY SECURITIES	1,839,653,360	1,803,803,464	-1.9	1,758,047,250	-2.5	1,898,752,120	8.0	1,871,976,237	-1.4	
Securities Issued by States and Political Subdivision in the U.S.	12,965,820	9,193,306	-29.1	9,342,933	1.6	4,857,942	-48.0	2,687,961	-44.7	
Privately Issued Mortgage-Related Securities	0	98	N/A	32	-67.3	0	-100.0	0	N/A	
Privately Issued Securities (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Privately Issued Mortgage-Backed Securities (FISCUs Only)	2,719,448	1,300,361	-52.2	940,680	-27.7	695,874	-26.0	618,387	-11.1	
TOTAL OTHER MORTGAGE-BACKED SECURITIES	2,719,448	1,300,459	-52.2	940,712	-27.7	695,874	-26.0	618,387	-11.1	
Mutual Funds	29,544,874	28,381,953	-3.9	27,137,987	-4.4	220,171	-99.2	220,715	0.2	
Common Trusts	3,566,097	3,528,592	-1.1	3,524,702	-0.1	3,510,271	-0.4	3,530,189	0.6	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	33,110,971	31,910,545	-3.6	30,662,689	-3.9	3,730,442	-87.8	3,750,904	0.5	
Bank Issued FDIC-Guaranteed Bonds	0	0	N/A	0	N/A	0	N/A	0	N/A	
MORTGAGE RELATED SECURITIES:										
Collateralized Mortgage Obligations	350,264,470	329,226,367	-6.0	405,298,265	23.1	456,348,742	12.6	471,258,931	3.3	
Commercial Mortgage Backed Securities	55,197,780	46,172,707	-16.4	68,696,412	48.8	182,461,623	165.6	216,299,395	18.5	
OTHER INVESTMENT INFORMATION:										
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Fair Value of Total Investments	3,591,674,369	3,390,724,445	-5.6	3,647,364,271	7.6	3,630,338,504	-0.5	3,745,756,209	3.2	
Investment Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A	
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	0	N/A	10,085,300	N/A	12,820,488	27.1	5,057,812	-60.5	
Cash on Deposit in Corporate Credit Unions	118,296,338	102,511,818	-13.3	152,751,399	49.0	138,903,740	-9.1	149,912,051	7.9	
Cash on Deposit in Other Financial Institutions	500,859,070	455,851,976	-9.0	744,359,460	63.3	625,332,102	-16.0	725,637,921	16.0	
CUSO INFORMATION										
Value of Investments in CUSO	40,662,601	42,536,947	4.6	44,019,976	3.5	49,546,856	12.6	49,132,107	-0.8	
CUSO loans	406,243	8,970,301	2,108.1	489,422	-94.5	581,277	18.8	3,179,457	447.0	
Aggregate cash outlays in CUSO	22,183,418	23,694,789	6.8	23,809,389	0.5	23,727,169	-0.3	23,340,279	-1.6	
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) ¹	0	2,330,265	N/A	2,430,200	4.3	0	-100.0	0	N/A	
Outstanding Balance of Brokered CDs and Share Certificates Purchased	167,319,924	163,791,429	-2.1	185,526,154	13.3	181,543,795	-2.1	176,719,260	-2.7	
CREDIT UNION INVESTMENT PROGRAMS										
Mortgage Processing	18	20	11.1	21	5.0	22	4.8	23	4.5	
Approved Mortgage Seller	15	18	20.0	19	5.6	18	-5.3	19	5.6	
Borrowing Repurchase Agreements	0	0	N/A	1	N/A	1	0.0	1	0.0	
Brokered Deposits (all deposits acquired through 3rd party)	2	3	50.0	4	33.3	3	-25.0	3	0.0	
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A	
Investments Not Authorized by FCU Act (SCU only)	0	1	N/A	2	100.0	2	0.0	2	0.0	
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Brokered Certificates of Deposit (investments)	30	30	0.0	35	16.7	33	-5.7	32	-3.0	
Charitable Donation Accounts	N/A	0		0	N/A	0	N/A	0	N/A	
RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS										
Securities	N/A	27,533,268		24,477,304	-11.1	21,751,020	-11.1	19,993,405	-8.1	
Other Investments	N/A	5,364,888		3,818,207	-28.8	6,655,608	74.3	6,859,462	3.1	
Other Assets	N/A	78,631,485		108,514,410	38.0	124,449,569	14.7	106,565,756	-14.4	
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	N/A	111,529,641		136,809,921	22.7	152,856,197	11.7	133,418,623	-12.7	
1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.										
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										15.OtherInvInfr

Return to cover	Supplemental Share Information, Off Balance Sheet, & Borrowings								
09/11/2017			For Charter : N/A						
CU Name: N/A			Count of CU : 105						
Peer Group: N/A			Asset Range : N/A						
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Jun-2017	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Government Depositors	753,956	779,429	3.4	788,500	1.2	1,393,985	76.8	1,397,283	0.2
Accounts Held by Nonmember Government Depositors	1,589,289	1,832,149	15.3	1,955,200	6.7	1,729,535	-11.5	13,955,981	706.9
Employee Benefit Member Shares	18,132,072	20,280,028	11.8	21,006,162	3.6	22,191,319	5.6	21,664,354	-2.4
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	14,903,210	18,983,575	27.4	22,568,930	18.9	26,265,171	16.4	30,400,212	15.7
Dollar Amount of Share Certificates >= \$100,000	461,097,245	443,852,027	-3.7	450,700,395	1.5	480,272,569	6.6	479,515,131	-0.2
Dollar Amount of IRA/Keogh >= \$100,000	325,083,662	314,817,700	-3.2	309,151,688	-1.8	293,622,367	-5.0	284,903,741	-3.0
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	3,891,828	0	-100.0	0	N/A	0	N/A	0	N/A
Business Share Accounts	141,965,011	165,889,680	16.9	203,968,221	23.0	210,176,031	3.0	241,724,836	15.0
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	7,582,679	13,148,967	73.4	6,183,580	-53.0	6,263,090	1.3	5,289,238	-15.5
SAVING MATURITIES									
< 1 year	8,463,342,565	8,770,279,400	3.6	9,436,412,014	7.6	9,969,904,623	5.7	10,493,263,052	5.2
1 to 3 years	722,705,655	747,318,036	3.4	724,081,317	-3.1	671,100,197	-7.3	660,967,332	-1.5
> 3 years	468,898,102	398,461,118	-15.0	350,756,600	-12.0	362,583,095	3.4	381,204,969	5.1
Total Shares & Deposits	9,654,946,322	9,916,058,554	2.7	10,511,249,931	6.0	11,003,587,915	4.7	11,535,435,353	4.8
INSURANCE COVERAGE IN ADDITION TO NCUSIF									
Share/Deposit Insurance in Addition to NCUSIF	8	8	0.0	8	0.0	7	-12.5	7	0.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	37,545,760	37,607,258	0.2	37,599,593	0.0	33,651,660	-10.5	33,998,247	1.0
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS									
Member Business Loans Secured by Real Estate	3,808,237	6,442,501	69.2	9,426,812	46.3	12,321,917	30.7	12,140,778	-1.5
Member Business Loans NOT Secured by Real Estate	2,558,769	4,172,551	63.1	4,398,940	5.4	6,324,170	43.8	6,610,308	4.5
Nonmember Business Loans Secured by Real Estate	255,089	1,537,162	502.6	979,245	-36.3	71,970	-92.7	0	-100.0
Nonmember Business Loans NOT Secured by Real Estate	55,172	101,890	84.7	33,331	-67.3	0	-100.0	0	N/A
Total Unfunded Commitments for Business Loans	6,677,267	12,254,104	83.5	14,838,328	21.1	18,718,057	26.1	18,751,086	0.2
Miscellaneous Business Loan Unfunded Commitments (Included In Categories Above)									
Agricultural Related Business Loans	38,607	481,860	1,148.1	29,760	-93.8	97,892	228.9	113,187	15.6
Construction & Land Development	366,440	781,790	113.3	621,560	-20.5	3,023,698	386.5	2,406,942	-20.4
Outstanding Letters of Credit	0	56,000	N/A	341,976	510.7	92,000	-73.1	92,000	0.0
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)									
Revolving O/E Lines 1-4 Family	402,769,345	394,744,353	-2.0	420,889,088	6.6	463,245,563	10.1	488,308,319	5.4
Credit Card Line	910,503,391	992,241,726	9.0	936,065,206	-5.7	1,021,715,455	9.2	980,086,933	-4.1
Unsecured Share Draft Lines of Credit	115,730,925	115,532,892	-0.2	114,714,998	-0.7	115,169,956	0.4	118,565,781	2.9
Overdraft Protection Programs	239,639,235	237,648,280	-0.8	252,476,221	6.2	265,179,159	5.0	274,804,883	3.6
Residential Construction Loans-Excluding Business Purpose	704,757	1,260,038	78.8	1,028,671	-18.4	2,021,014	96.5	2,392,489	18.4
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Unfunded Commitments	49,224,648	57,698,155	17.2	62,228,479	7.9	25,771,454	-58.6	27,800,708	7.9
Total Unfunded Commitments for Non-Business Loans	1,718,572,301	1,799,125,444	4.7	1,787,402,663	-0.7	1,893,102,691	5.9	1,891,959,113	-0.1
Total Unfunded Commitments	1,725,249,568	1,811,379,548	5.0	1,802,240,991	-0.5	1,911,820,748	6.1	1,910,710,199	-0.1
% (Unfunded Commitments / Cash & ST Investments)	##NAME?	##NAME?	#####	##NAME?	#####	##NAME?	#####	##NAME?	#####
Unfunded Commitments Committed by Credit Union	1,724,277,461	1,810,216,023	5.0	1,802,240,991	-0.4	1,911,748,778	6.1	1,910,710,199	-0.1
Unfunded Commitments Through Third Party	972,107	1,163,525	19.7	0	-100.0	71,970	N/A	0	-100.0
Loans Transferred with Recourse ¹	165,207,539	239,615,341	45.0	254,195,432	6.1	297,567,906	17.1	330,055,045	10.9
Pending Bond Claims	261,965	426,299	62.7	607,516	42.5	1,237,869	103.8	494,967	-60.0
Other Contingent Liabilities	720,071	884,846	22.9	1,134,868	28.3	21,693,808	1,811.6	35,412,299	63.2
CREDIT AND BORROWING ARRANGEMENTS:									
Num FHLB Members	26	27	3.8	27	0.0	26	-3.7	27	3.8
LINEs OF CREDIT (Borrowing)									
Total Credit Lines	1,536,947,983	1,714,643,994	11.6	1,939,240,105	13.1	2,082,125,996	7.4	1,906,748,869	-8.4
Total Committed Credit Lines	387,263,166	365,899,287	-5.5	377,231,079	3.1	441,213,776	17.0	422,140,169	-4.3
Total Credit Lines at Corporate Credit Unions	279,837,503	273,977,387	-2.1	274,538,800	0.2	294,195,000	7.2	289,977,343	-1.4
Draws Against Lines of Credit	3,117,651	22,937,417	635.7	9,280,788	-59.5	17,242,176	85.8	152,501,331	784.5
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS									
Line of Credit Outstanding from Corporate Cus	2,226,350	8,179,546	267.4	0	-100.0	1,631,289	N/A	957,785	-41.3
Term Borrowings Outstanding from Corporate Cus	0	0	N/A	0	N/A	0	N/A	0	N/A
MISCELLANEOUS BORROWING INFORMATION:									
Assets Pledged to Secure Borrowings	909,178,493	1,211,001,596	33.2	1,231,550,343	1.7	1,624,201,306	31.9	1,496,968,501	-7.8
Amount of Borrowings Subject to Early Repayment at Lenders Option	13,000,000	10,000,000	-23.1	10,000,000	0.0	0	-100.0	2,447,055	N/A
Uninsured Secondary Capital ²	0	0	N/A	0	N/A	0	N/A	0	N/A
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¹ Included MBL construction and land development prior to 03/31/09.									
² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward									
								16.SuppShareOBS&B	

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	Information Systems & Technology									
Return to cover										
09/11/2017										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally									
	Count of CU in Peer Group: N/A									
	Dec-2013	Dec-2014	% Chg	Dec-2015	% Chg	Dec-2016	% Chg	Jun-2017	% Chg	
System Used to Maintain Share/Loan Records										
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	0	-100.0	
Vendor Supplied In-House System	63	61	-3.2	59	-3.3	56	-5.1	55	-1.8	
Vendor On-Line Service Bureau	50	49	-2.0	47	-4.1	45	-4.3	45	0.0	
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A	
Other	4	5	25.0	5	0.0	5	0.0	5	0.0	
Electronic Financial Services										
Home Banking Via Internet Website	89	89	0.0	85	-4.5	82	-3.5	82	0.0	
Audio Response/Phone Based	70	67	-4.3	63	-6.0	60	-4.8	59	-1.7	
Automatic Teller Machine (ATM)	85	83	-2.4	79	-4.8	76	-3.8	75	-1.3	
Kiosk	7	7	0.0	7	0.0	6	-14.3	6	0.0	
Mobile Banking	38	48	26.3	50	4.2	54	8.0	55	1.9	
Other	3	2	-33.3	2	0.0	2	0.0	3	50.0	
Services Offered Electronically										
Member Application	39	41	5.1	40	-2.4	41	2.5	41	0.0	
New Loan	48	48	0.0	49	2.1	48	-2.0	49	2.1	
Account Balance Inquiry	91	90	-1.1	86	-4.4	82	-4.7	82	0.0	
Share Draft Orders	65	66	1.5	62	-6.1	62	0.0	63	1.6	
New Share Account	24	26	8.3	25	-3.8	24	-4.0	25	4.2	
Loan Payments	83	82	-1.2	80	-2.4	77	-3.8	76	-1.3	
Account Aggregation	15	16	6.7	17	6.3	17	0.0	17	0.0	
Internet Access Services	28	28	0.0	28	0.0	32	14.3	33	3.1	
e-Statements	80	82	2.5	79	-3.7	77	-2.5	76	-1.3	
External Account Transfers	26	28	7.7	30	7.1	29	-3.3	31	6.9	
View Account History	91	90	-1.1	86	-4.4	82	-4.7	82	0.0	
Merchandise Purchase	5	6	20.0	6	0.0	6	0.0	6	0.0	
Merchant Processing Services	6	6	0.0	6	0.0	6	0.0	6	0.0	
Remote Deposit Capture	14	19	35.7	25	31.6	27	8.0	33	22.2	
Share Account Transfers	89	88	-1.1	85	-3.4	82	-3.5	81	-1.2	
Bill Payment	71	71	0.0	68	-4.2	67	-1.5	66	-1.5	
Download Account History	77	77	0.0	73	-5.2	72	-1.4	72	0.0	
Electronic Cash	5	5	0.0	4	-20.0	5	25.0	5	0.0	
Electronic Signature Authentication/Certification	6	13	116.7	15	15.4	17	13.3	23	35.3	
Mobile Payments	7	15	114.3	20	33.3	24	20.0	26	8.3	
Type of World Wide Website Address										
Informational	11	11	0.0	12	9.1	11	-8.3	10	-9.1	
Interactive	2	3	50.0	3	0.0	2	-33.3	2	0.0	
Transactional	88	86	-2.3	82	-4.7	80	-2.4	80	0.0	
Number of Members That Use Transactional Website	533,875	567,151	6.2	601,278	6.0	658,882	9.6	694,267	5.4	
No Website, But Planning to Add in the Future	0	0	N/A	0	N/A	0	N/A	0	N/A	
Type of Website Planned for Future										
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A	
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A	
Transactional	0	0	N/A	0	N/A	0	N/A	0	N/A	
Miscellaneous										
Internet Access	114	112	-1.8	108	-3.6	103	-4.6	102	-1.0	
										18.IS&

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09/11/2017

CU Name: N/A

Peer Group: N/A

Graphs 1

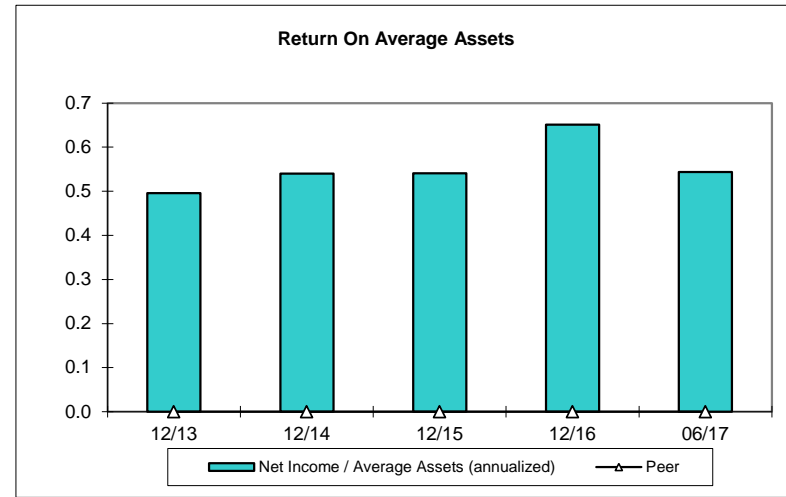
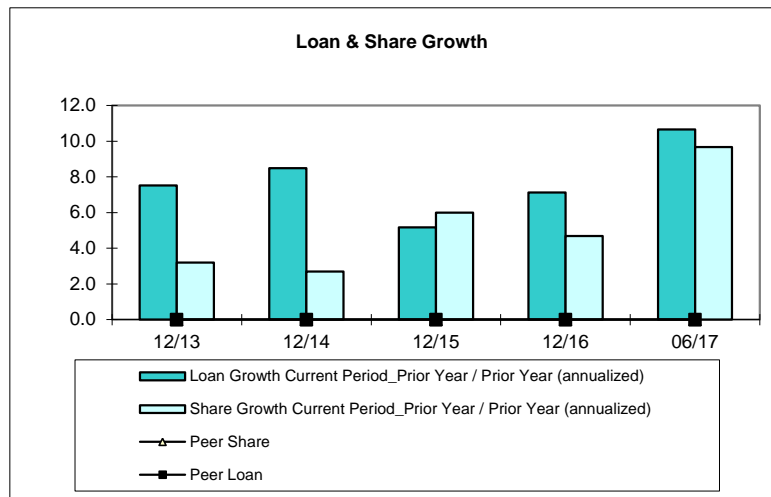
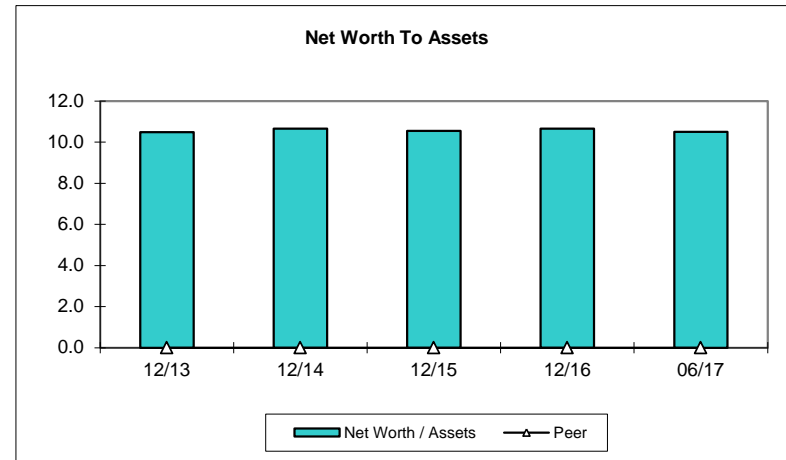
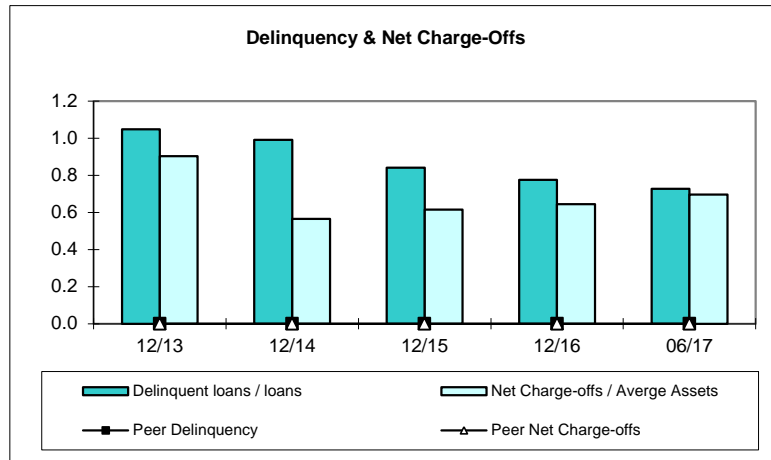
For Charter : N/A

Count of CU : 105

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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09/11/2017

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

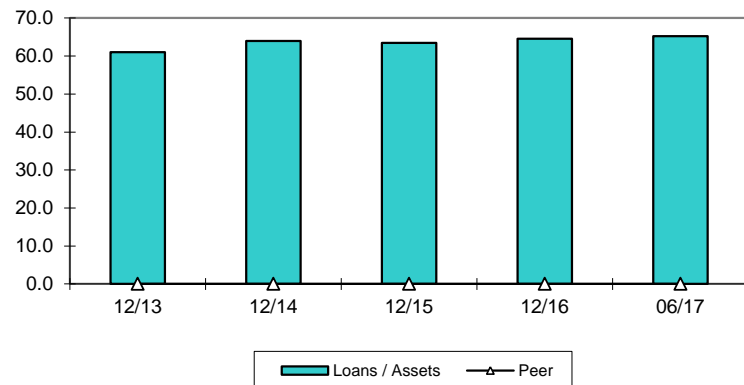
Count of CU : 105

Asset Range : N/A

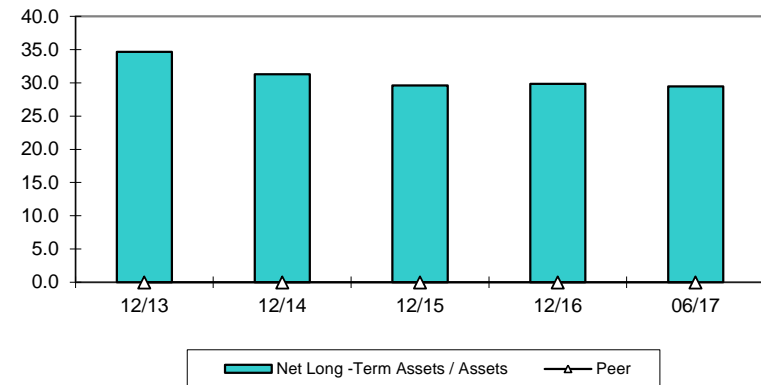
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A

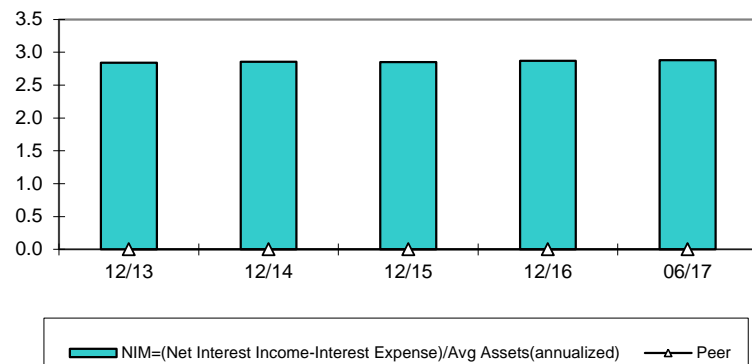
Loans To Assets



Net Long Term Assets to Assets



Net Interest Margin (NIM)



Cash & Short-Term Investments To Assets

